

Notice of Allowability	Application No.	Applicant(s)	
	09/656,397	FOX ET AL.	
	Examiner	Art Unit	
	Frantzy Poinvil	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the response filed.
2. ☒ The allowed claim(s) is/are 1-12.
3. ☒ The drawings filed on 09/06/2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

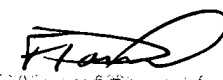
* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date <u>10/13/04</u> | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |


 FRANTZY POINVIL
 PRINCIPAL EXAMINER
 AU 3628

DETAILED ACTION

Allowable Subject Matter

1. The following is an examiner's statement of reasons for allowance:

The prior art taken alone or in combination failed to teach or suggest displaying via a graphical user interface, a first weather favorability map of the geographic area that displays the weather favorability for the specific product, within the product category, for each day within the future time period as recited in claim 1.

The prior art taken alone or in combination failed to teach or suggest a graphical user interface connected over a network to the application database, capable of displaying weather favorability maps for each of the plurality of products in the geographic area during each day of a user specified future time period as recited in independent claim 8.

The prior art taken alone or in combination failed to teach or suggest code means for causing the computer to display to the user, via a graphical user interface, a weather favorability map that displays the weather favorability for the specific period, within the product category, for the geographic area and for each day within the future time period as recited in independent claim 11.

Luchetti, A., "Cold Winter On the Way ? Some bet on it", Wall Street Journal, November 6, 1997.

Malliaris, M., "Beating the Best: A Neutral Network Challenges the Black-Scholes Formula", Proceedings of the Conference on Artificial Intelligence for Applications, US, Los

Alamitos, IEEE Comp. Soc. Press, 1993, pp. 445-449, XP000379639, ISBN; 0-8186-3840-0, p. 445, col. 1, line 16, p. 446, col. 1, line 17.

Schwartz, S., "Modeling tools aid in financial risk management", Insurance & Technology, Vol. 21, No. 4, pp. 20-21 (April 1996).

Stix, G., "A Calculus of Risk", Scientific American, pp.92-97 (May 1998).

Studwell, A., "Weather Derivatives", 11th Conference on Applied Climatology, January 10-15, 1999, pp. 36-40, XP00089822, p. 36, col. 1, line 1- p. 40, col. 1, line 33.

Turvey, Calum, "Weather Derivatives for Specific Event Risks in Agriculture", Review of Agricultural Economics, American Agricultural Economics Association, Vol. 23, No. 2, pp. 333-351 (Spring/Summer 2001).

Upbin, B., "Beting against God", Forbes, Vol. 162, No. 1, p. 108 (1) (July 6, 1998).

Banham, R., "Reinsurers Seek Relief in Computer Predicions:", August 1993, pp. 14-16, 18-19, XP002082269, p.14, col. 1, line 1, col. 2, line 29.

Gotschall, Mary G., "Bullish on weather, "Electric Perspectives, Washington, Vol. 23, No. 5, p. 30, September/October 1998).

Hunter, R., "Forecast for Weather Derivatives: Hot Derivatives Strategy", May 1999, pp. 1-6, XP002133864, as printed from <http://derivatives.com/magazine/arrive/1998/0598feal.asp>> p. 1, line 1-p. 6, line 9.

Art Unit: 3628

2. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

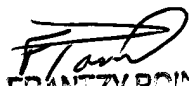
3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30 PM.

The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

FP

January 20, 2005


FRANTZY POINVIL
PATENT EXAMINER
Au 3628